

October
2002

SBA Guarantees \$83.7 Million in Loans To Rhode Island Small Businesses

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Rhode Island small businesses received 953 loans that were guaranteed by the U.S. Small Business Administration (SBA) during the fiscal year that ended September 30, 2002. The SBA-backed loans injected \$83,779,000 into the state's economy.

Nearly 21 percent of the loans were made to the "Emerging Markets" segments that include minorities, women and armed forces veterans.

Lending to minorities increased from 116 to 154, a nearly 33 percent increase over last fiscal year. Minorities include African-Americans, Hispanic-Americans, Asian-Americans, Pacific Islanders and Native-Americans.

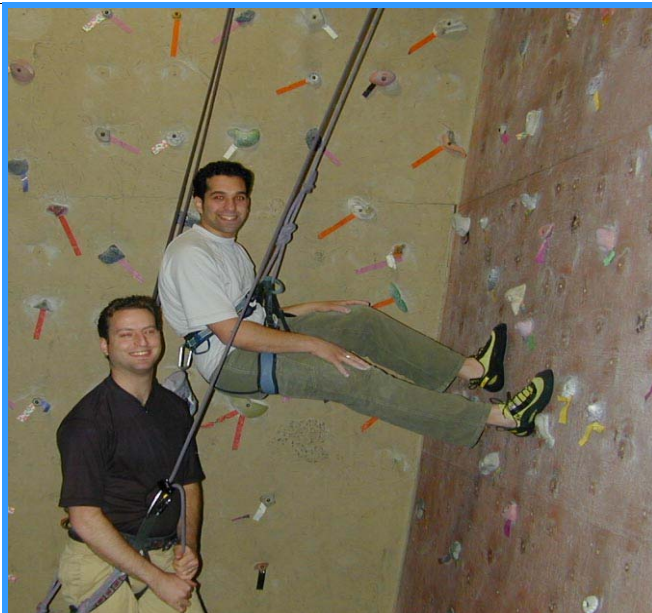
Loans to women jumped by 6 percent to 187 loans. Loans made to armed forces veterans increased by 34 percent at 133.

For the eighth consecutive year, Citizens Bank finished as the top SBA lender in Rhode Island with 609 loans totaling \$22,907,400, a 7 percent increase over last year. Citizens Bank is also the top SBA lender in New England, approving nearly 2,600 loans for more than \$97.5 million.

The top five SBA lenders in Rhode Island in Fiscal Year 2002 were:

Citizens Bank	609 loans	\$22,907,400
Fleet Bank	105 loans	\$8,999,900
Bank RI	55 loans	\$7,824,500
Coastway CU	42 loans	\$6,363,100
Washington Trust	33 loans	\$7,447,400

The complete list of Rhode Island SBA lenders and their Fiscal Year 2002 performance on page 7.



Lary Norin (left) and Nadav Minkin, owners of the Rhode Island Rock Gym, Inc., opened a new facility this year after getting a SBA-backed loan. The pair was honored as the 2002 Rhode Island SBA Young Entrepreneurs of the Year.

"The SBA continues to play a critical role in providing access to capital for small business in Rhode Island," said Mark S. Hayward, Director of the SBA Rhode Island District Office. "We are fortunate that our lending partners are focused on growing and supporting the Rhode Island small business community. The flow of capital, enhanced by the SBA guarantee, keeps Rhode Island working. Together with our resource partners, we provide the technical assistance needed to start and grow small businesses," Hayward added.

Regionally, the SBA guaranteed more than 6,000 loans for \$617 million, a 12 percent increase over last fiscal year.

Continued on Page 5

SBA Days Planned Across Rhode Island in 2003

The Rhode Island District Office will reach out to entrepreneurs in all 39 cities and towns across Rhode Island during the next 12 months through a series of SBA Days.

The SBA has placed a greater emphasis on marketing and outreach in an effort to reach more small business owners and potential entrepreneurs.

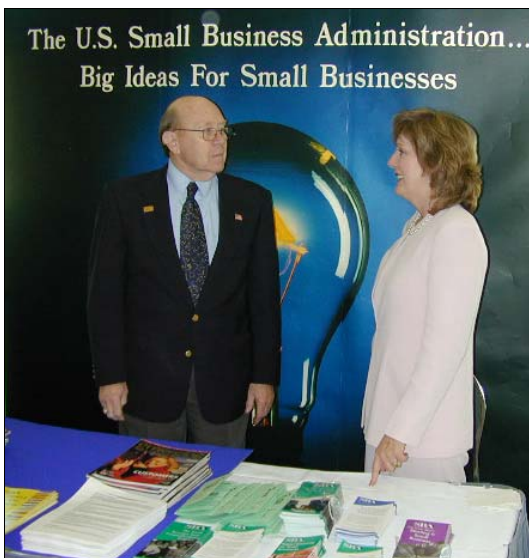
"I am very proud of the success we have achieved in reaching out to the small business community in Rhode Island," said Mark S. Hayward, Director of the SBA Rhode Island District Office. "However, we want to make certain that entrepreneurs across the state know about the many free SBA programs and services available to them and to know more about our resource partners and the assistance they can provide," added Hayward.

In addition to SBA staff, resource partners such as the Service Corps of Retired Executives (SCORE), the Rhode Island Small Business Development Center (RISBDC) and the SBA women's business center in Rhode Island, the Center for Women and Enterprise, will be on hand at SBA Days. They offer valuable technical assistance to business owners and those who want to start a small business.

SBA will be seeking to partner with local chambers of commerce, city or town economic development departments, non-profit organizations and local lenders.

To learn more about SBA Days and how to participate as a co-sponsor contact Patricia O'Rourke, Team Leader, Marketing and Outreach at the Rhode Island District Office by calling (401) 528-4592, or by E-mail at patricia.orourke@sba.gov.

Learn more about co-sponsorships with SBA by reading the article on page 3 of this month's *SBA Communicator*.



Rhode Island District Office Finance Team members Bill Thorne and Team leader Marilyn Bogue at a recent exhibit for small business owners.

SBA Caps 7(a) Loans at \$500,000 to Maintain Service to Small Business

As federal agencies across the government began operations October 1 under a short-term continuing budget resolution, the SBA implemented a \$500,000 limit on most guaranteed loans—a step that will leave the vast majority of its small business credit customers unaffected.

"This is not a step that we take lightly, but after weighing the facts, this is the best solution to the strict limits placed on our total loan authority by the continuing resolution," said SBA Administrator Hector V. Barreto. "Fully 87 percent of 7(a) loans made to small businesses in 2002 are under \$500,000. The alternatives are frequent program shutdowns within days of the passage of each continuing resolution until our 2003 budget is passed," Barreto added.

Previous Administrators have capped 7(a) loans at \$500,000 for limited periods, once in 1995 and again in 1997.

Barreto noted that even though 87 percent of the loans backed by SBA guarantees are under \$500,000, the remaining 13 percent of the program's borrowers consume 51 percent of the allocated loan dollars.

The agency will continue to make loans greater than \$500,000 under the Supplemental Terrorist Activity Relief (STAR) program, which provides SBA-backed financing to small businesses adversely affected by the events of September 11, 2001, and under the 504 program, which provides financing packages for small businesses that seek to purchase or renovate fixed assets, including real estate, buildings and machinery and equipment. The maximum size for STAR loans is \$2 million. The maximum SBA share of a financing package under the 504 program is generally \$1 million.

Under the current continuing resolution—a short-term legislative device that allows federal agencies to continue operating until their final budgets are adopted—the agency is limited to less than \$16 million a day in 7(a) loan approvals, compared to a 2002 average of \$37.4 million per day. The average loan during the year was \$233,000.

Barreto said the agency will revisit the \$500,000 cap when the Fiscal Year 2003 budget is adopted.

Small Businesses Benefit from Economic Injury Disaster Loans

The application deadline for the SBA Extended Economic Injury Disaster Loan (EEIDL) Program was September 30, 2002. Rhode Island small businesses received 27 loans totaling \$4,382,500.

The EEIDL program provided disaster loans for businesses that suffered severe economic impact as a result of the tragic events of September 11, 2001.

The largest loan was for \$575,300 to an East Greenwich manufacturer and the smallest loan, \$5,000 went to a Newport firm.

Small businesses that have suffered economic injury from the September 11 attacks or any federal action taken as a result of those events, may still apply for loans under the Supplemental Terrorist Activity Relief (STAR) Program. The maximum loan amount is \$2



SBA Seeks Public/Private Partnerships Through Co-Sponsorship Agreements

Since the 1980s, SBA has worked to combine the resources of the private sector with those of its programs, particularly in providing management training and advisory publications. It combines the resources of trade associations, corporations, foundations and professional societies with those of the SBA to respond to the changing needs of small business.

Administrator Hector Barreto's vision for SBA includes reaching out to as many of the nation's 25 million small businesses as possible. The SBA's co-sponsorship agreement is an excellent tool for making that happen.

The program is designed to enhance the SBA's ability to provide valuable services to small businesses through partnerships with the private sector. The private sector helps the SBA deliver these services by:

- Co-sponsoring management training programs, courses, conferences, clinics, seminars and workshops;
- Providing speakers, panelists and moderators for training programs;
- Providing training facilities, equipment and informational materials;
- Offering one-on-one counseling to small business owners;
- Helping small business owners identify and find adequate solutions to problems;
- Publicizing free services available to small business owners on the national, state and local levels; and
- Helping prepare and deliver management assistance through publications, radio, television and the print media.

The Rhode Island District Office has developed co-sponsorships with numerous organizations that have resulted in many successful outreach activities, including Minority Enterprise Development Week, Rhode Island Salute to Small Business, SBA Regional Partnership Conferences, and numerous professional development workshops.

The Office of Business Initiatives administers this congressionally mandated co-sponsorship program by negotiating and approving co-sponsorship agreements between the Agency (including district offices) and for-profit organizations as well as co-sponsored projects involving the central office.

The Co-Sponsorship Agreement between SBA and the co-sponsoring organization outlines the rights and responsibilities of each party and provides pertinent details about the event, and the type of assistance that will be provided to small business. A budget showing the anticipated sources of funds and estimated expenditures must be attached to the agreement.

The agreement is then signed by representatives of SBA and the co-sponsoring organization.

For more information about co-sponsorships with SBA, contact Patricia O'Rourke at the Rhode Island District Office by calling (401) 528-4592, or by e-mail to patricia.orourke@sba.gov.



A ceremonial check for the satellite BIC is presented by, from left, Patricia O'Rourke, SBA Team Leader, Marketing and Outreach, SBA District Director Mark S. Hayward, Valerie Martin, Chair, East Providence Chamber, Mark S. Deion, Vice-Chair, RISBA, Laura Laurence, Executive Director, East Providence Chamber, and Larry E. Morse, RISBA Chair.

Satellite Business Information Center Opens in East Providence

The fifth SBA satellite Business Information Center is now open at the East Providence Chamber of Commerce. The chamber is located at 850 Waterman Avenue.

The BIC was formed through a joint partnership between the SBA, the East Providence Chamber of Commerce, and the Rhode Island Small Business Alliance.

The Business Information Center will provide a central location where current or prospective small business owners can use publications and software to develop business plans for expanding, growing or financing their business. In addition to the computer technology and library, business counseling will be provided by the Service Corps of Retired Executives and consultant services will be available from the Rhode Island Small Business Development Center.

"This Business Information Center will provide entrepreneurs with the assistance they need to successfully start and expand their business," said Mark S. Hayward, Director of the SBA Rhode Island District Office. "The satellite BIC is another excellent example of how a public/private partnership can benefit small business," Hayward added.

Funding for the BIC was provided by the Rhode Island Small Business Alliance (RISBA), a non-profit organization dedicated to providing technical, education, outreach and networking efforts which support the small business community.

"The satellite Business Information Center is a resource that will give the area's small business community greater access to SBA's programs and services," said Laura Lawrence, Executive Director of the East Providence Chamber of Commerce. "I extend a special thank you to the Rhode Island Small Business Alliance for partnering with the Chamber and SBA to assist entrepreneurs in the area who want to start or grow a small business," said Lawrence.

SBA Seeking Nominations for Small Business Week Awards

Nominations are now being accepted by the U.S. Small Business Administration (SBA) for the 2003 Rhode Island Small Business Person of the Year and other small business awards. Winners will be honored during the Rhode Island Salute to Small Business Week celebration in late spring 2003.

Awards will be presented in 11 categories. Any individual or organization dedicated to the support of the small business community may submit nominations for these prestigious awards. Nomination guidelines are available from the SBA Rhode Island District Office by calling (401) 528-4561 or at the SBA Web site, www.sba.gov/ri.

Nominations will be accepted until November 22, 2002.

A new award category will be introduced this year, Small Business Research Advocate. This award will be presented to the individual who has produced research products, including publications, articles, or presentations on the value of small business. Persons who have developed or implemented curricula to study small business or entrepreneurship may also be nominated for this new award.

The Financial Services Advocate of the Year Award criteria will include accountants this year and the Accountant Advocate Award has been eliminated.

The other awards include: Entrepreneurial Success, SBA Young Entrepreneur of the Year, Small Business Exporter of the Year, Minority Small Business Advocate, Veteran Small Business Advocate, Home-based Business Advocate, Women in Business Advocate, and Small Business Journalist of the Year.

Nominees for Small Business Person of the Year must meet criteria which include staying power, growth in employment, increase in sales/unit volume, innovation, response to adversity, and evidence of contributions to his or her community.

The Rhode Island Small Business Person of the Year will also have the opportunity to participate in the National Small Business Week activities and meetings with government officials in Washington, DC, and will compete for the National Small Business Person of the Year Award.

Advocate awards are presented to persons who have used their professional skills or personal talents to further public understanding and awareness of small business. Candidates must have taken an active role in creating opportunities to promote the interests of small business. An advocate may or may not be an entrepreneur.

For more information about the SBA small business week awards, contact Norm Deragon at the Rhode Island District Office by calling (401) 528-4576, by e-mail at normand.deragon@sba.gov, or visit the SBA Web site at www.sba.gov.

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Middletown Firm Receives Prestigious Roland Tibbetts Award

A Middletown company is among 71 firms, organizations and individuals that received the prestigious Roland Tibbetts Award from the Small Business Administration on October 2 in Washington, DC.

Marine Acoustics, Inc. (MAI) was recognized for the development of a hand-held translation device called *The Phraselator*. It is used by the Department of Defense to improve the military's ability to communicate. The device translates English phrases into a variety of languages using speech recognition software. The company was nominated for the award by Sam Carr, Program manager of the Rhode Island Small Business Development Center's East Bay Office.

MAI and others participated in the SBA's Small Business Innovation Research (SBIR) program. The Tibbetts Award is presented annually to small businesses and individuals working in research and development to recognize them as "models of excellence" in high technology.

Marine Acoustics is an engineering company providing state-of-the-art technical services. Together with its subsidiaries, the company supports a broad spectrum of emerging technologies for defense, industrial, commercial and research applications.

"I am pleased to see that Rhode Island high technology companies continue to be recognized for their outstanding work," said Mark S. Hayward, Director of the SBA Rhode Island District Office. "Marine Acoustics is making a significant contribution to our nation's defense through the use of their voice translation equipment by our military forces around the world," Hayward added.

Marine Acoustics has its corporate headquarters in Middletown and technical offices in Litchfield, Connecticut and Arlington, Virginia.

The Tibbetts Award winners were selected based on the economic impact of the technological innovation, overall business achievement and demonstration of effective collaborations.

SBA to Co-Sponsor Annual Stars of the Industry Meeting

The SBA and the Rhode Island Hospitality Association Education Foundation are partnering to promote participation in the 2002 Stars of the Industry Annual Meeting and Awards Dinner.

The event will take place on Tuesday, November 26 at the Rhode Island Convention Center in Providence. An exhibition will be held from 4:00 to 6:00 p.m. followed by the awards dinner.

The purpose of the joint partnership is to provide an opportunity for educators and students to network on a professional level with executives and specialty staff in the hospitality industry. The event will also recognize and highlight the outstanding achievements that have been made during the past year in the Rhode Island hospitality industry..

For more information about the Stars of the Industry program, contact the Rhode Island Hospitality and Tourism Association at (401) 223-1120.

From the Director's Desk



Access to capital for the Rhode Island small business community was again substantial during Fiscal Year 2002. Working with our lending partners, SBA guaranteed 953 loans that injected nearly \$84 million into the state's economy.

I am very pleased to report that the Rhode Island District Office exceeded all of its lending goals in the emerging markets. The increase in entrepreneurial development to minorities, women and veterans is very encouraging.

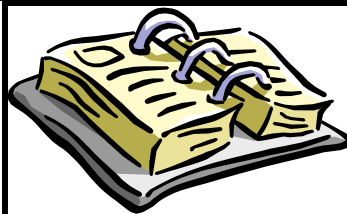
Our sincerest thanks to our resource partners, SCORE, the Rhode Island Small Business Development Center, Rhode Island Coalition for Minority Investment and the Center for Women and Enterprise for providing a tremendous amount of technical assistance and training programs to entrepreneurs across the state. Their efforts to enhance opportunities for small business have had a huge benefit to many companies.

As we begin our new fiscal year I want to reach out to all of our partners, our friends at the chambers of commerce across the state, trade associations, and our lending partners to invite you to become part of our 2003 outreach and marketing strategy. During this fiscal year it is our intention to get out of the office and into the community. It is my intention to conduct "SBA Week" in each of our 39 cities and towns. We are also looking at multiple weeks in the cities of Providence, Warwick, Cranston and East Providence. We would like your suggestions and ideas on how we can effectively bring the message of small business to our hard working men and women in Rhode Island.

I can see much potential in this project. By partnering we will be able to provide educational seminars, one on one contacts with our resource partners and SBA staff. We will concentrate on business development, government procurement and access to capital. It is our hope to also partner with other agencies to provide a full array of topics of interest. Focus will be put on marketing, health care, successful management techniques and many more. I hope you will join us and be a part of what we believe will be an exciting year.

Our fifth SBA satellite Business Information Center (BIC) was opened this month at the East Providence Chamber of Commerce. An affiliate of the Greater Providence Chamber of Commerce, the EP Chamber intends to provide special programs and services to assist the community. We want to acknowledge and thank Larry Morse and Mark Deion, Chair and Vice Chair respectively of the Rhode Island Small Business Alliance for funding this satellite BIC. Without their help this would not have become a reality. This is another excellent example of how a public/private partnership can benefit small business.

We are now accepting nominations for the 2003 Rhode Island Small Business Awards. I urge you to consider nominating a deserving small business owner or advocate for one of these prestigious awards. Award winners locally will take part in a regional competition. Regional winners compete for national recognition. The 2003 Rhode Island Small Business Person of the Year will join winners from the other states in our Nation's Capital in June 2003.



Calendar Of Events

Wednesday, November 6, 13, 20 6:30-9:00 p.m.

SCORE Finance Workshop Series Fee: \$40

Barrington Public Library, 281 County Road, Barrington, RI
Workshop topics include accounting concepts, balance sheet, income statements, cash flows, break-even, and ratio analysis. Seating is limited. Register by calling SCORE at (401) 528-4571.

Monday, November 18 6:00 – 8:00 p.m.

How to Develop a Design Idea into a Business Fee: \$35.

RISBDC/ECO Business Information Center, 550 Broad Street, Providence, RI

The program explores the different paths to consider when preparing to develop a design idea into a business. It provides an overview of creative ways to organize your business. To register call (401) 272-1083.

Wednesday, November 20 9:00 a.m. – 1:00 p.m.

SBA/IRS Workshop: Corporations FREE

Northern Rhode Island Chamber, 6 Blackstone Valley Place, Suite 301, Lincoln, RI

IRS representatives will explain the tax reporting requirements for the corporation form of business entity. SBA representatives will review the agency's programs and services and explain How to Write a Winning Business Plan. Register by calling Odette Turenne at the IRS at 826-4764, or by e-mail at odette.turenne@irs.gov.

Wednesday, November 20 11:00 a.m. – 1:00 p.m.

Center for Women & Enterprise Networking Forum FREE

55 Claverick Street, Suite 102, Providence, RI
Open forum for new entrepreneurs to meet and discuss business ideas. Very informal. RSVP by calling (401) 277-0800.

Year End (continued from page 1):

The Rhode Island Small Business Development Center (RISBDC) counseled more than 800 persons and trained more than 2,600 entrepreneurs.

The SBA's women's business center in Rhode Island, the Center for Women and Enterprise (CWE), trained 511 women, counseled 240, and packaged 43 loans totaling \$3,741,500.

The Rhode Island chapter of SCORE presented 28 workshops attended by over 600 entrepreneurs. SCORE also provided one-on-one and e-mail counseling to more than 1,300 persons.

Regionally, the SBA guaranteed more than 6,000 loans for \$617 million, a 12 percent increase over last fiscal year.

"Our loan guarantees have made access to capital available to thousands of New England entrepreneurs and have created thousands of jobs throughout the region," said SBA Regional



Rhode Island Success Story

Olga's Cup and Saucer

Olga's Cup and Saucer, located at 103 Point Street, in Providence's Jewelry District, started as a tiny roadside bakery and lunch "shack" in Little Compton. Olga Bravo, had stopped at the eatery a number of times for lunch. She often wondered why the small café, located in such a beautiful part of the state, and so close to the source of some of Rhode Island's best seasonal fruits and produce, had such poor quality food. One day she drove past the cafe and noticed the business was for sale.

Olga was convinced it would be the perfect spot for a seasonal café and bakery. She believed the business could be a huge success if she combined the best local, seasonal foods, with the magnificent outdoor scenery of Little Compton. She used money set aside to pay for graduate school expenses to start Olga's Cup and Saucer in 1988.

Two years later, Rebecca Wagner joined the operation and became Olga's business partner. Between 1988 and 1997, Olga and Rebecca operated the business as a seasonal bakery and lunch spot that featured products from a local farm.

They then decided to make the business a year round operation. The timing also seemed right because a large bread baker in the area was closing its doors and was in the process of looking for a buyer.

Olga and Rebecca knew that their new location would need to combine space for a large scale baking operation, small café area, and outdoor gardens. They wanted to be able to simulate their Little Compton operation in Providence. They wanted a location where they could grow their own herbs and fruits to use in their baked goods. They intended to provide bread, baked goods, and a very limited lunch menu. Eventually, they found a location and began the process of looking for financing.

Olga needed a business plan to obtain financing for their new operation. She contacted the U. S. Small Business Administration (SBA) who referred her to the Service Corps of Retired Executives (SCORE) for assistance with her business plan.

Once the business plan and financial projections had been completed, SCORE referred Olga to SBA's Pre-qualification Loan Program, where an applicant works with an intermediary to complete a business plan and submit an application package to the SBA for review. If SBA approves, the applicant is issued a prequalification letter. The applicant can then use the prequalification letter to "shop" interest among local participating SBA lenders.

Olga's Cup and Saucer was the first Rhode Island applicant to receive financing under the Pre-qualification Loan Program.

The new location opened its doors in Providence in 1997. Initially, the women planned a baking operation with



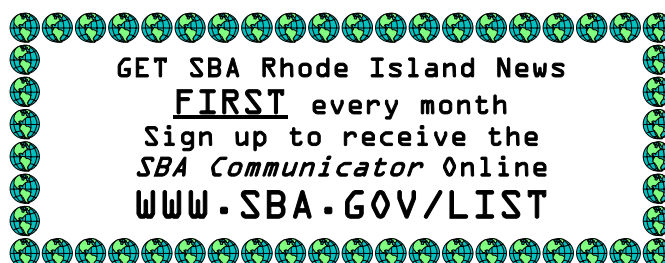
Olga Bravo proudly shows off her baked goods at Olga's Cup and Saucer in Providence.

a very limited lunch menu. However, they soon discovered that their customers in Providence were different from their customers in Little Compton.

The Providence customers were mostly workers from businesses and the downtown area and wanted an expanded lunch menu and salads. They were less interested in taking home a baked good or fresh loaf of bread. Olga and Rebecca scrambled to make adjustments in their menu and add employees to their operation, factors they misjudged in their initial plans.

Shortly after they opened, the Point Street Bridge closed for repairs, virtually shutting off many of their customers. They turned the challenge into an opportunity. Instead of having customers come to them, they decided they would need to bring their products to their customers on the East Side. They began a wholesale baking operation. Wholesale operations now account for approximately 20 percent of their total revenues and continue to expand.

Customers can now enjoy fresh baked, artisan breads and other baked goods from Olga's Cup and Saucer at two locations in Rhode Island. You can also find a selection of breads at numerous retail outlets throughout the state.



Rhode Island District Office

BANKRANK

FY02 7(a) Approved Loan Volume by Lenders and Number of Loans 10/1/01 to 9/30/02

1. Citizens Bank of Rhode Island	609	\$22,907,400
2. Fleet Bank	105	\$8,999,900
3. BankRI	55	\$7,824,500
4. Coastway Credit Union	42	\$6,363,100
5. The Washington Trust Co.	33	\$7,447,400
6. Sovereign Bank New England	25	\$6,007,400
7. Enterprise Capital Corporation	20	\$4,191,000
8. First Federal Savings Bank	9	\$1,971,500
9. CIT Small Business Lending	8	\$3,067,500
10. Home Loan and Investment Bank	7	\$2,055,000
11. Minority Investment Development Corp.	5	\$438,000
12. First International Bank	3	\$1,325,000
13. Business Loan Express	3	\$1,124,000
14. GE Capital Small Business Finance Corp.	1	\$840,000
15. Small Business Loan Source, Inc.	1	\$360,000
16. First Trade Bank	1	\$350,000
17. Textron Business Credit, Inc.	1	\$180,000
18. Greenwood Credit Union	1	\$145,000
19. Cornerstone Bank	1	\$120,000
20. Danvers Savings Bank	1	\$100,000
21. Bank of Fall River	1	\$40,000
22. Bank of Newport	0	
23. Bristol County Savings Bank	0	
24. Business Dev. Co. of Rhode Island	0	
25. Business Lenders LLC	0	
26. Domestic Bank	0	
27. First Union Small Business Capital	0	
28. Newport Federal Savings Bank	0	
29. Slade's Ferry Bancorp	0	
30. Union Federal Savings Bank	0	
Sub-Total:	932	\$75,856,700

Ocean State Business Development Authority

Ocean State Business Development Authority is a Certified Development Company licensed by the SBA. The following lenders approved first mortgage financing on economic development projects, thereby facilitating the 504 loans listed below from 10/1/01 through 9/30/02.

Lender	Number Loans	SBA Debenture	Total Project
Bank RI	2	\$688,000	\$1,660,000
Bristol County Savings Bank	2	\$788,000	\$1,900,000
CIT Small Bus. Lending	1	\$1,300,000	\$6,486,860
Citizens Bank	3	\$836,000	\$2,036,500
Coastway Credit Union	2	\$555,000	\$1,345,000
First Federal Savings Bank	1	\$489,000	\$1,575,000
First Trade Bank	2	\$956,000	\$2,434,129
Freedom National Bank	1	\$208,000	\$500,000
Sovereign Bank New England	5	\$1,607,000	\$3,872,000
Washington Trust Company	2	\$495,000	\$1,195,000
Total 504 Loans	21	\$7,922,000	\$23,004,489

Total Loans**953****\$83,778,700**

U.S. Small Business Administration
Rhode Island District Office
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SBA Communicator

News from the Rhode Island District Office

October 2002

District Director

Mark S. Hayward

Editor

Normand T. Deragon

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normand.deragon@sba.gov

www.sba.gov/ri

Satellite Business Information Center



Officially Open: The fifth SBA satellite Business Information Center opened at the East Providence Chamber of Commerce this month. Presiding over the ribbon cutting ceremony are Larry Morse, Chair of the RI Small Business Alliance (RISBA), Vice-Chair Mark S. Deion, Patricia O'Rourke, SBA Team Leader for Marketing and Outreach, Valerie Martin, Chair of the Chamber's Board of Directors, Laura Lawrence, Chamber Executive Director, and SBA District Director Mark S. Hayward.